

**REMARKS**

This preliminary amendment is submitted simultaneous with the filing of a Rule 53(b) continuation of pending Application Serial No. 09/299,102, filed April 26, 1999, on which a Notice of Allowance and Issue Fee Due issued on August 26, 2003.

The title and abstract are amended to better reflect the invention to which the present application is directed. Care has been taken to avoid the addition of new matter.

As originally filed, parent '102 application included claims 1-31. Claims 1-31 are cancelled and new claims 32-66 are added by this preliminary amendment.

It is respectfully submitted that the art of record in the parent '102 application lacks any teaching or suggestion of various features recited in claims of the present application.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

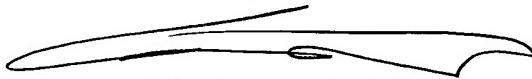
To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of

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File No.: 1158.41323CX2  
Client No.: QuickRemit-Cont

this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Alfred A. Stadnicki  
Registration No. 30,226

1300 North Seventeenth Street  
Suite 1800  
Arlington, VA 22209  
Tel.: 703-312-6600  
Fax.: 703-312-6666

AAS/slk